

**MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
October 7, 2025**

Directors participating: Sandi Kelly (Horizon); Angela McKeighan (Oxford); Tom Pownall (Aetna); Adam Young (AmeriHealth); Michael Fahncke (DOBI)

Others participating: Jeff Posta (Division of Law); Jessica Lugo (Division of Law); Christy Brewer (Horizon), John Rossakis (DOBI)

I. Call to Order

S. Kelly called the meeting of the IHC Board to order at 10:02 A.M. She announced that notice of the meeting had been posted at the Department of Banking and Insurance (“DOBI”), on the DOBI website, at the Office of the Secretary of State, submitted to the State House Press Corps, and published in two newspapers of general circulation in accordance with the Open Public Meetings Act.

S. Kelly stated that the means by which the public could attend the meeting telephonically was posted on the Board’s website and issued electronically to all known interested parties.

S. Kelly determined a quorum was present. She stated that voting would be by roll call.

Members of the public were asked to identify themselves; public attendees, if any, are identified at the end of these minutes.

II. Draft Minutes – *September 2, 2025*

A. Young made a motion, seconded by M. Fahncke, to approve the September 2, 2025 minutes. By roll call vote, the motion unanimously carried. T. Pownall was absent at the time of the motion.

III. Policy Forms Discussion

M. Fahncke noted that, based on the suggestions from two carriers on the initial drafts, the following edits were made to the draft IHC policy forms:

- added asymptomatic biomarker screenings to the Exclusions section of the forms;
- bracketed a deductible provision in the insulin coverage section to account for HSA plans;
- added coverage for certain behavioral health crisis intervention services;
- added express coverage requirements for COVID-19 vaccines; and
- technical changes in the prosthetics/orthotics section.

A. Young suggested that the COVID-19 vaccine language should be moved to preventive care if it was truly needed. After the Board reviewed the preventive care provisions and the schedules, they determined that the express language for the COVID-19 vaccine was not necessary, and would be removed from the policy form. A. Young also noted a technical change to the new behavioral health services provisions. S. Kelly suggested an edit to the draft summary rule proposal to include the description about bracketed text to the deductible for insulin so it can be removed for HSA plans.

A. Young made a motion, seconded by S. Kelly to propose the draft policy form amendments. By roll call vote, the motion unanimously carried.

J. Rossakis noted that a hearing will be set for October 21, 22 or 23, depending on when the policy forms are filed with OAL. There will be a 20-day comment period using expedited rule making. S. Kelly asked if DOBI could take back the development and issuance of the compliance and variability rider once the forms were adopted, as that had been a function that former Executive Director, E. DeRosa, had completed in the past. M. Fahncke asked if S. Kelly could develop this again this year, with DOBI looking at possibly taking over the function next year.

IV. Close of Meeting

A. Young made a motion, seconded by S. Kelly, to adjourn the meeting. By roll call vote, the motion unanimously carried.

[The meeting ended at 10:25 A.M.]

Identified Public Attendees:

- Emily Schmitz, Oscar Garden State Insurance Company